

In re:  
Eduardo Chipollini  
Miriam E Alva  
Debtors

Case No. 19-11146-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: May 17, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2024:**

Recip ID	Recipient Name and Address
db/jdb	Eduardo Chipollini, Miriam E Alva, 306 Old Penllyn Pike, Blue Bell, PA 19422-1016
14346409	+ Albert J. Scarafone, Esquire, Hill, Friedland & Scarafone, 1717 Swede Road, Suite 200, Blue Bell, PA 19422-3372, (610) 275-4000 Fax 19422-3372
14295504	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 17 2024 23:53:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14698863	+ Email/Text: BKMAIL@planethomelending.com	May 17 2024 23:53:00	ARCPE 1, LLC, c/o Planet Home Lending LLC, 321 Research Parkway, Suite 303, Meriden, CT 06450-8342
14311296	EDI: ATLASACQU	May 18 2024 03:50:00	Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601
14294091	+ EDI: BANKAMER2	May 18 2024 03:50:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14289035	+ EDI: AIS.COM	May 18 2024 03:50:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14295504	^ MEBN	May 17 2024 23:46:38	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14318306	EDI: Q3G.COM	May 18 2024 03:50:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14314874	+ EDI: AIS.COM	May 18 2024 03:50:00	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14278419	EDI: IRS.COM	May 18 2024 03:50:00	Internal Revenue Service, Attn: Special Procedures, P.O. Box 12051, Philadelphia, PA 19105
14283675	Email/Text: bk@lendmarkfinancial.com	May 17 2024 23:53:00	Lendmark Financial Services, LLC, 2118 Usher Street NW, Covington, GA 30014
14314832	Email/PDF: resurgentbknofications@resurgent.com	May 18 2024 00:02:14	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14286282	Email/PDF: MerrickBKNotifications@Resurgent.com	May 18 2024 00:01:31	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14320153	EDI: PRA.COM	May 18 2024 03:50:00	Portfolio Recovery Associates, LLC, POB 41067,

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			Norfolk VA 23541
14286627	EDI: PENNDEPTREV	May 18 2024 03:50:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14286627	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 17 2024 23:53:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14874716	+ Email/Text: bkteam@selenefinance.com	May 17 2024 23:53:00	U.S. Bank Trust National Association, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
14314601	+ EDI: AIS.COM	May 18 2024 03:50:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14307181	+ EDI: WFFC2	May 18 2024 03:50:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
14302300	EDI: WFFC2	May 18 2024 03:50:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
TOTAL: 19			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2024 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor Wells Fargo Bank N.A. amps@manleydeas.com
ALBERT J. SCARAFONE, JR.	on behalf of Joint Debtor Miriam E Alva scarafone@comcast.net ascarafone@gmail.com;r39418@notify.bestcase.com
ALBERT J. SCARAFONE, JR.	on behalf of Debtor Eduardo Chipollini scarafone@comcast.net ascarafone@gmail.com;r39418@notify.bestcase.com
CHRISTOPHER A. DENARDO	on behalf of Creditor MEB Loan Trust VII logsecf@logs.com
CHRISTOPHER A. DENARDO	on behalf of Creditor SELECT PORTFOLIO SERVICING INC. logsecf@logs.com
CHRISTOPHER A. DENARDO	

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on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION logsecf@logs.com

CHRISTOPHER M. MCMONAGLE

on behalf of Creditor ARCPE MORGAN HELOC S christopher.mcmonagle@bbs-law.com bkecf@sterneisenberg.com

CRAIG H. FOX

on behalf of Creditor Lendmark Financial Services LLC bankruptcy@foxandfoxlaw.com,  
cfox@foxandfoxlaw.com;foxandfoxattorneysatlaw@gmail.com

DENISE ELIZABETH CARLON

on behalf of Creditor ARCPE 1 LLC bkgroup@kmlawgroup.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KRISTEN D. LITTLE

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION KRLITTLE@FIRSTAM.COM

LAUREN MOYER

on behalf of Creditor ARCPE 1 LLC bkecf@friedmanvartolo.com

MICHAEL PATRICK FARRINGTON

on behalf of Creditor ARCPE 1 LLC mfarrington@kmlawgroup.com

MICHELLE L. MCGOWAN

on behalf of Creditor U.S. BANK TRUST NATIONAL ASSOCIATION mimcgowan@raslg.com

ROBERT J. DAVIDOW

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION robert.davidow@phelanhallinan.com

ROGER FAY

on behalf of Creditor Planet Home Lending LLC as servicer for ARCPE 1 LLC rfay@alaw.net, bkecf@milsteadlaw.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 17

**Information to identify the case:**

Debtor 1	<u>Eduardo Chipollini</u>	Social Security number or ITIN	xxx-xx-6600
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Miriam E Alva</u>	Social Security number or ITIN	xxx-xx-2513
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-11146-amc			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Eduardo Chipollini  
aka Eduardo Chipoline

Miriam E Alva  
aka Miriam E Alva Diaz, aka Myriam Alva

5/16/24

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**